



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/758,262 Confirmation No.: 5705
Applicant : SULLIVAN, Kevin
Filed : January 16, 2004
Title : MUTUAL FUND CARD METHOD AND SYSTEM
TC/Art Unit : 3629
Examiner: : Unassigned

Docket No. : 47004.000279
Customer No. : 21967

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action . Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: August 2, 2005

By:



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Substitute for form 9449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number 10/758,262

Filing Date 01/16/2004

First Named Inventor SULLIVAN

Art Unit 3629

Examiner Name Unassigned

Sheet 1 of 17

Attorney Docket Number 47004.000279

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US- 2001/0027441	10/04/2001	Wankmueller	
	2.	US- 2001/0034682	10/25/2001	Knight et al.	
	3.	US- 2001/0044293	11/22/2001	Morgan	
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	6.	US- 2002/0046255	04/18/2002	Moore et al.	
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	9.	US- 2002/0091572	07/11/2002	Anderson et al.	
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	14.	US- 2002/0147662	10/10/2002	Anderson	
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	17.	US- 2003/0023549	01/30/2003	Armes et al.	
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	21.	US- 2003/0105672	06/05/2003	Epstein et al.	
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	23.	US- 2003/0144935	07/31/2003	Sobek	

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		Art Unit	3629
		Examiner Name	Unassigned
Sheet	2 of 17	Attorney Docket Number	47004.000279

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	24.	US- 2003/0163403	08/28/2003	Chen et al.	
	25.	US- 2003/0172040	09/11/2003	Kemper et al.	
	26.	US- 2003/0195808	10/01/2003	Brown et al.	
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	29.	US- 2004/0030626	02/12/2004	Libman	
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	31.	US- 2005/0027649	02/05/2005	Cech	
	32.	US- H1794	04/06/1999	Claus	
	33.	US- 4545838	10/08/1985	Minkus	
	34.	US- 4634845	01/06/1987	Riley	
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	36.	US- 4752676	06/21/1988	Leonard et al.	
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	39.	US- 4789928	12/06/1988	Fujisaki	
	40.	US- 4822985	04/18/1989	Boggan et al.	
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		Art Unit	3629
		Examiner Name	Unassigned
Sheet	3 of 17	Attorney Docket Number	47004.000279

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62.	US-	5350906	09/27/1994	Brody	
63.	US-	5383113	01/17/1995	Kight et al.	
64.	US-	5453601	09/26/1995	Rosen	
65.	US-	5455407	10/03/1995	Rosen	
66.	US-	5479494	12/26/1995	Clitherow	
67.	US-	5483445	01/09/1996	Pickering	
68.	US-	5511114	04/23/1996	Stimson	
69.	US-	5513102	04/30/1996	Auriemma	
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		Art Unit	3629
		Examiner Name	Unassigned
Sheet	4 of 17	Attorney Docket Number	47004.000279

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	74.	US- 5544246	08/06/1996	Mandelbaum	
	75.	US- 5577109	11/19/1996	Stimson	
	76.	US- 5581064	12/03/1996	Riley et al.	
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	79.	US- 5604542	02/18/1997	Dedrick	
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	82.	US- 5621787	04/15/1997	McKoy	
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		First Named Inventor	SULLIVAN
		Art Unit	3629
		Examiner Name	Unassigned
Sheet	5 of 17	Attorney Docket Number	47004.000279

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	97.	US- 5684291	11/04/1997	Taskett	
	98.	US- 5687322	11/11/1997	Deaton et al.	
	99.	US- 5689100	11/18/1997	Carrithers	
	100.	US- 5692132	11/25/1997	Hogan	
	101.	US- 5699528	12/16/1997	Hogan	
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	103.	US- 5705798	01/06/1998	Tarbox	
	104.	US- 5708422	01/13/1998	Blonder	
	105.	US- 5710887	01/20/1998	Chelliah	
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	108.	US- 5727153	03/10/1998	Powell	
	109.	US- 5734838	03/31/1998	Robinson	
	110.	US- 5737421	04/07/1998	Audebert	
	111.	US- 5740549	04/14/1998	Reilly et al.	
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		Art Unit	3629
		Examiner Name	Unassigned
Sheet	6 of 17	Attorney Docket Number	47004.000279

U.S. PATENT DOCUMENTS

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	134.	US- 5859419	01/12/1999	Wynn	
	135.	US- 5864609	01/26/1999	Cross	
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	137.	US- 5870721	02/09/1999	Norris	
	138.	US- 5875437	02/23/1999	Atkins	
	139.	US- 5883810	03/16/1999	Franklin	
	140.	US- 5884278	03/16/1999	Powell	
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		Examiner Name	Unassigned
Sheet	7 of 17	Attorney Docket Number	47004.000279

U.S. PATENT DOCUMENTS

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	142.	US- 5887065	03/23/1999	Audebert	
	143.	US- 5890138	03/30/1999	Godin et al.	
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	147.	US- 5920629	07/06/1999	Rosen	
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	160.	US- 5991748	11/23/1999	Taskett	
	161.	US- 6006988	12/28/1999	Behrmann et al.	
	162.	US- 6014636	01/11/2000	Reeder	
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Sheet	8 of 17	Attorney Docket Number	47004.000279

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	165.	US- 6014749	01/11/2000	Gloor et al.	
	166.	US- 6026370	02/15/2000	Jermyn	
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	170.	US- 6041315	03/21/2000	Pollin	
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	172.	US- 6049773	04/11/2000	McCormack et al.	
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	184.	US- 6105011	08/15/2000	Morrison, Jr.	
	185.	US- 6115458	09/05/2000	Taskett	
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	187.	US- 6129274	10/10/2000	Suzuki	

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Sheet	9 of 17	Attorney Docket Number	47004.000279

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	188.	US- 6134536	10/17/2000	Shepherd	
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	193.	US- 6167385	12/26/2000	Hartley-Urquhart	
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	200.	US- 6263316	07/17/2001	Kahn et al.	
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	208.	US- 6386444	05/14/2002	Sullivan	
	209.	US- 6397202	05/28/2002	Higgins et al.	
	210.	US- 6405182	06/11/2002	Cuervo	

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Sheet	10 of 17	Attorney Docket Number	47004.000279

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	212.	US- 6422462	07/23/2002	Cohen	
	213.	US- 6429927	08/06/2002	Borza	
	214.	US- 6434259	08/13/2002	Hamid et al.	
	215.	US- 6446210	09/03/2002	Borza	
	216.	US- 6463039	10/08/2002	Ricci et al.	
	217.	US- 6467684	10/22/2002	Fite et al.	
	218.	US- 6473500	10/29/2002	Risafi et al.	
	219.	US- 6484144	11/19/2002	Martin et al.	
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	224.	US- 6581839	06/24/2003	Lasch et al.	
	225.	US- 6601761	08/05/2003	Katis	
	226.	US- 6609111	08/19/2003	Bell	
	227.	US- 6615190	09/02/2003	Slater	
	228.	US- 6625582	09/23/2003	Richman et al.	
	229.	US- 6641050	11/04/2003	Kelley et al.	
	230.	US- 6675127	01/06/2004	LeBlanc et al.	
	231.	US- 6745938	06/08/2004	Sullivan	
	232.	US- 6805287	10/19/2004	Bishop	
	233.	US- RE 36365	11/02/1999	Levine et al.	

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		Filing Date	01/16/2004
		First Named Inventor	SULLIVAN
		Art Unit	3629
		Examiner Name	Unassigned
Sheet	11 of 17	Attorney Docket Number	47004.000279

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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	234.	US- RE 37122	04/03/2001	Levine et al.	
	235.	US- RE 38255	09/23/2003	Levine et al.	
		US-			
		US-			
		US-			
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		US-			
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		Country Code Number- Kind Code (if known)				YES	NO
	236.	CA 2293321	12/23/1998	Picciallo		<input type="checkbox"/>	<input type="checkbox"/>
	237.	EP 959440	11/24/1999	Kwan et al.		<input type="checkbox"/>	<input type="checkbox"/>
	238.	GB 2376787	12/24/2002	Phillips et al.		<input type="checkbox"/>	<input type="checkbox"/>
	239.	GB 2377071	12/31/2002	Phillips et al.		<input type="checkbox"/>	<input type="checkbox"/>
	240.	GB 2377314	01/08/2003	Phillips et al.		<input type="checkbox"/>	<input type="checkbox"/>
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	243.	WO 99/05633	02/04/1999	Kern		<input type="checkbox"/>	<input type="checkbox"/>
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						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>

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		Filing Date	01/16/2004
		First Named Inventor	SULLIVAN
		Art Unit	3629
		Examiner Name	Unassigned
Sheet	14 of 17	Attorney Docket Number	47004.000279

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			YES	NO

	266.	E-Z Pass, Web page, http://www.ezpass.com/Disc_ny_annual.htm , 11/12/2001	<input type="checkbox"/>	<input type="checkbox"/>
	267.	First data markets stored-value cards, Cards International, 01/30/1996, pg. 5	<input type="checkbox"/>	<input type="checkbox"/>
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	269.	First USA - Activate Today and Get One Hour Free Calling Card Calls, Call 1-800-555-2535, First USA, undated, 6 pages	<input type="checkbox"/>	<input type="checkbox"/>
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	271.	ECARD, Frequently asked questions, www.ergeard.com , printed 02/23/2001, 7 pages	<input type="checkbox"/>	<input type="checkbox"/>
	272.	MACHLIS, Have it the smart way: Burger King program drives smart-card use, Computerworld, printed 02/23/2001, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
	273.	KONRAD, IBM had a bunch of unusual ideas in 2003, www.philly.com , printed 01/21/2004, posted on 01/13/2004, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	274.	Key Bank Holiday Offer, http://www.key.com/swiftgift/home.html , printed 04/05/1999	<input type="checkbox"/>	<input type="checkbox"/>
	275.	MailFrontier Survey Finds that Consumers Hold Financial Institutions Accountable for Online Identity Theft, www.mailfrontier.com , Palo Alto, CA, 11/2004	<input type="checkbox"/>	<input type="checkbox"/>

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		Art Unit	3629
		Examiner Name	Unassigned
Sheet	12 of 17	Attorney Docket Number	47004.000279

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	244.	General Counsel's Opinion No. 8 - Stored Value Cards, 61 Fed. Reg. 40490, 08/02/1996, < http://wwwfdic.gov/regulations/laws/rules/5500-500.html >	<input type="checkbox"/>	<input type="checkbox"/>
	245.	SONG, A card that asks for ID, Time Magazine, 04/12/2004, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
	246.	NEUMANN, An Enhanced Neural Technique for Software Risk Analysis, IEEE Transactions on Software Engineering, Vol. 28, No. 9, pp. 904-912, 09/01/2002	<input type="checkbox"/>	<input type="checkbox"/>
/	247.	HOTCHKISS, ATM's at the head of their class, Bank Marketing, Vol. 29, No. 3, 03/1997, pp. 26-32	<input type="checkbox"/>	<input type="checkbox"/>
/	248.	EDWARDS, ATMs The Hot New Media Buy, ABA Banking Journal, March 1999, pp. 58, 60	<input type="checkbox"/>	<input type="checkbox"/>
/	249.	BREHL, Banks issue cash-card pledge, The Toronto Star, 10/09/1997, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
/	250.	BLOCK, Blockbuster running test of stored value card, The American Banker, 09/01/1995, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
/	251.	CardEx Incentives, The Future of Gifts & Incentives, 04/06/1999, 15 pages	<input type="checkbox"/>	<input type="checkbox"/>
/	252.	CardFlash®, 04/05/2005	<input type="checkbox"/>	<input type="checkbox"/>
y	253.	MORGAN et al., Categorizing Risks for Risk Ranking, Vol. 20, No. 1, pp. 49-58, 06/22/2005	<input type="checkbox"/>	<input type="checkbox"/>
/	254.	CES/NaBANCO introduces stored value card technology, Blockbuster video is first merchant partner, Business Wire, 01/15/1996, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>

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		Art Unit	3629
		Examiner Name	Unassigned
Sheet	13 of 17	Attorney Docket Number	47004.000279

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			YES	NO

/	255.	Common electronic purse specifications, Business Requirements; Version 6.0, 12/1998	<input type="checkbox"/>	<input type="checkbox"/>
/	256.	GUIDOTTI, Comparing Environmental Risks: A Consultative Approach to Setting Priorities at the Community Level, Public Health Rev, Vol. 22, pp. 321-337, 06/16/2005	<input type="checkbox"/>	<input type="checkbox"/>
/	257.	Consortium created to manage common electronic purse specification, Cardtech Securtech, Chicago, www.visa.com/av/news/PRmisc051199.vhtml, 05/11/1999	<input type="checkbox"/>	<input type="checkbox"/>
/	258.	MOBASHER et al., Creating Adaptive Web Sites Through Usage-Based Clustering of URLs, Knowledge and Data Engineering Exchange Workshop, Chicago, IL and Los Alamitos, CA, 1999, pp. 19-25	<input type="checkbox"/>	<input type="checkbox"/>
/	259.	Electronic Purse, SCIA (Smart Card Industry Association), About Smart Cards, printed 02/23/2001, www.scia.org, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
/	260.	SANCHEZ-KLEIN, Electronic purse alliance planned, Computerworld Online News, 07/29/1998, printed 02/23/2001, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
/	261.	Electronic Purse Can Free You From ATM Drag, Business Times, www.btimes.co.za, printed 02/23/2001, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
/	262.	Electronic purse card to be launched tomorrow, New Straits Times, News Clippings, 09/18/1999, printed 02/23/01, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
/	263.	E-Z Pass, Web page, http://www.ezpass.com/whatis.html, 11/12/2001	<input type="checkbox"/>	<input type="checkbox"/>
/	264.	E-Z Pass, Web page, http://www.ezpass.com/frameMain.htm, 11/12/2001	<input type="checkbox"/>	<input type="checkbox"/>
/	265.	E-Z Pass, Web page, http://www.ezpass.com/Disc_portNewYork.htm, 11/12/2001	<input type="checkbox"/>	<input type="checkbox"/>

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		Filing Date	01/16/2004
		First Named Inventor	SULLIVAN
		Art Unit	3629
		Examiner Name	Unassigned
Sheet	15 of 17	Attorney Docket Number	47004.000279

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/	276.	BOGLE, Mutual Funds at the Millennium: Fund Directors and Fund Myths, The Vanguard Group, To the '40 Act Institute of PLI (Practicing Law Institute), New York, NY, 05/15/2000, 15 pages	<input type="checkbox"/>	<input type="checkbox"/>
/	277.	New 1-800-CALL-ATT campaign promotes one number for all calls, AT&T Marketing, News Release, 02/17/1997, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
/	278.	Payment data, www.paymentdata.com, 11/08/2004	<input type="checkbox"/>	<input type="checkbox"/>
/	279.	Proton world and Europay to co-operate in creation of new CEPS-compliant E-purse application, Press releases '99, printed 02/23/2001, Waterloo, Belgium, 06/28/1999, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
/	280.	Purse application for cross border use in euro, CORDIS, Pace 1st 1999-11531 Pace, printed 02/23/2001, www.cordis.lu, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
/	281.	MILLER et al. Section E.2.1: Kerberos Authentication and Authorization System, Project Athena, Cambridge, Massachusetts, 12/21/1987, 39 pages	<input type="checkbox"/>	<input type="checkbox"/>
/	282.	SK100 Smart Card Electronic Purse Balance Reader, printed 02/23/2001, 1 page	<input type="checkbox"/>	<input type="checkbox"/>
/	283.	Smart card for loyalty and e-purse applications eclipses capability of conventional mag-stripe cards, Press Release, www.1.slb.com, 04/21/1997, printed 2/23/2001, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
/	284.	SmartAxis, Load cash on to your e-purse card, Supported Currencies and Schemes, www.smartaxis.co.uk, printed 02/23/2001, 9 pages	<input type="checkbox"/>	<input type="checkbox"/>
/	285.	The Electronic Purse Reaches the Car Park, printed 02/23/2001, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	286.	STUBER, The electronic purse: An overview of recent developments and issues, Bank of Canada, Technical Report No. 74, www.bankofcanada.ca, 01/1996, printed 02/23/2001, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>

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		First Named Inventor	SULLIVAN
		Art Unit	3629
		Examiner Name	Unassigned
Sheet	16 of 17	Attorney Docket Number	47004.000279

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	287.	STOUGHTON, The Gift of Credit, www.washingtonpost.com/wp-srv/business , 12/14/1998	<input type="checkbox"/>	<input type="checkbox"/>
	288.	ICL, Understanding the benefits, Smartcity offers a number of important benefits to both the card issuers and the customers, www.icl.com , printed 02/27/2001, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	289.	LANGHEINRICH et al., Unintrusive Customization Techniques for Web Advertising, Computer Networks, Vol. 31, 1999, pp. 1259-1272	<input type="checkbox"/>	<input type="checkbox"/>
	290.	Visa Cash, < www.visa-asia.com/pd/cash/main.html >, 02/23/2001	<input type="checkbox"/>	<input type="checkbox"/>
	291.	Visa Cash - Where can I get it?, < www.visa-asia.com/pd/cash/main.html >, 02/23/2001	<input type="checkbox"/>	<input type="checkbox"/>
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	293.	Visa International and SERMEPA Announce Plans for Cross Border Visa Cash Based on CEPS, < www.visa.com/av/news/praaamisc111699.vhtml >, 11/16/1999, Pairs	<input type="checkbox"/>	<input type="checkbox"/>
	294.	Visa releases visa cash electronic purse specifications based on CEPS, www.visa.com/av/news/PRAaamisc042099.vhtml , San Francisco, 4/20/1999	<input type="checkbox"/>	<input type="checkbox"/>
	295.	HANSELL, Visa to unveil electronic purse cards, New York Times, printed 02/23/2001, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	296.	Welcome to Card Express, The CardEx Incentive Card, as disclosed in the CardEx web site archived by web.archive.org on 02/07/1998; http://web.archive.org/web/*/http://www.cardex.com , retrieve 10/18/2003, 8 pages	<input type="checkbox"/>	<input type="checkbox"/>

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		Art Unit	3629
		Examiner Name	Unassigned
Sheet	17 of 17	Attorney Docket Number	47004.000279

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	297.	Welcome to Card Express, CardEx web site archived by web.archive.org on 10/31/1996 [http://web.archive.org/web/*/http://www.cardex.com], retrieve 10/18/2003, 7 pages	<input type="checkbox"/>	<input type="checkbox"/>
	298.	MACHLIS et al., Will smart cards replace ATMs?, Computerworld, printed 02/23/01, 3 pages	<input type="checkbox"/>	<input type="checkbox"/>
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